

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mitsa Katsiotis
Debtor

Case No. 15-05505-HWV
Chapter 13

District/off: 0314-5
Date Rcvd: Apr 12, 2021

User: AutoDocke
Form ID: 3180W

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2021:

Recip ID	Recipient Name and Address
db	+ Mitsa Katsiotis, 30 Blackman Rd., Ridgefield, CT 06877-4204
cr	+ Wilmington Savings Fund Society, FSB et al., c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
4763817	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4737701	+ Credit Information Bureau, 70 Jefferson Blvd., Warwick, RI 02888-1058
4737702	+ Dr. Weinstein, 190 W. Broad Street, Suite G401, Stamford, CT 06902-3633
4737703	+ Eastern Account System of Connecticut, I, P.O. Box 837, Newtown, CT 06470-0837
4737704	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
4737705	#+ Leopold, Gross & Sommers, PC, 16 Court St., Ste. 1903, Brooklyn, NY 11241-1019
4749184	+ New York City Department of Education, Leopold, Gross & Sommers, PC, 16 Court Street, Suite 1903, Brooklyn NY 11241-1019
4737707	+ OAC, P.O. Box 500, Baraboo, WI 53913-0500
4737708	+ Phelan Hallinan Diamond & Jones, LLP, One Penn Center Plaza, 1617 JFK Blvd, Ste. 1400, Philadelphia, PA 19103-1814
4737709	++++ STAMFORD PATHOLOGY GROUP, PC, 1 HOSPITAL PLZ, STAMFORD CT 06902-3602 address filed with court:, Stamford Pathology Group, PC, 30 Shelburne Rd., Stamford, CT 06904
5400838	+ Wells Fargo Bank, N.A., c/o Jill Manuel-Coughlin, Esquire, Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
4737711	+ Zwicker & Associates, PC, 5600 Bigelow Commons, Enfield, CT 06082-3367

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4737698	+ EDI: AMEREXPR.COM	Apr 12 2021 22:48:00	American Express, P.O. Box 981535, El Paso, TX 79998-1535
4759284	EDI: BECKLEE.COM	Apr 12 2021 22:48:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4737699	EDI: BANKAMER.COM	Apr 12 2021 22:48:00	Bank of America, Bankruptcy Department, 4161 Piedmont Pkwy., NC4-105-03-14, Greensboro, NC 27410
4737700	EDI: WFNNB.COM	Apr 12 2021 22:48:00	Comenity Bank/New York & Company, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
4749265	EDI: Q3G.COM	Apr 12 2021 22:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4816091	+ Email/Text: bkteam@selenefinance.com	Apr 12 2021 18:50:00	SELENE FINANCE, 9990 RICHMOND AVENUE, HOUSTON, TX 77042-4559
4816092	+ Email/Text: bkteam@selenefinance.com	Apr 12 2021 18:50:00	SELENE FINANCE, 9990 RICHMOND AVENUE, HOUSTON, TX 77042, SELENE FINANCE, 9990 RICHMOND AVENUE, HOUSTON, TX 77042-4559

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4737710	+ EDI: WFFC.COM	Apr 12 2021 22:48:00	Wells Fargo Bank, N.A., Attn: Bankruptcy Dept., MAC #D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
4773356	EDI: WFFC.COM	Apr 12 2021 22:48:00	Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
5301610	Email/Text: bkteam@selenefinance.com	Apr 12 2021 18:50:00	Wilmington Savings Fund Society, FSB et al., c/o Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4737706	*+	Mitsa Katsiotis, 30 Blackman Rd., Ridgefield, CT 06877-4204

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2021 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust cwohlrb@raslg.com
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
Daniel Philip Jones	on behalf of Creditor Wilmington Savings Fund Society FSB et al. djones@sterneisenberg.com, bkecf@sterneisenberg.com
James Warmbrodt	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust bkgroup@kmllawgroup.com
Jerome B Blank	on behalf of Creditor Selene Finance pamb@fedphe.com
Jill Manuel-Coughlin	on behalf of Creditor Wells Fargo Bank N.A. bankruptcy@powerskirn.com
Joseph Angelo Dessoye	on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com
Paul William Cressman	on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com
Sarah K. McCaffery	

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on behalf of Creditor Wells Fargo Bank N.A. bankruptcy@powerskirn.com

Steven P. Kelly

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Tullio DeLuca

on behalf of Debtor 1 Mitsa Katsiotis tullio.deluca@verizon.net

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 **Mitsa Katsiotis**
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: **5:15-bk-05505-HWV**

Social Security number or ITIN xxx-xx-5416

EIN _____

Social Security number or ITIN _____

EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mitsa Katsiotis

By the
court:

4/12/21

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Michael McHugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.